

ABSTRACT OF THE DISCLOSURE

A transaction security apparatus, including a memory device for storing a limitation or restriction on a use of a brokerage account or an electronic money account, which limitation or restriction prohibits a use of, or prohibits a transaction on or involving, the brokerage account or the electronic money account, and which is transmitted to a receiver from a communication device associated with an individual account on or over the Internet and/or the World Wide Web, and which is automatically received by the receiver and automatically stored in the memory device, and a processing device, for processing a transaction on the brokerage account or the electronic money account, which utilizes the limitation or restriction automatically stored in the memory device in processing the transaction. The processing device generates a signal containing information for allowing or disallowing the transaction.